

Information to identify the case:

Debtor 1	Philip K. Wagner III	Social Security number or ITIN	xxx-xx-8219
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-32083-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Philip K. Wagner III

8/21/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Philip K. Wagner, III
 Debtor

Case No. 16-32083-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Aug 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2018.

db Philip K. Wagner, III, 606 Coolidge Ave, Toms River, NJ 08753-7846
 cr +Specialized Loan Servicing LLC, as servicing agent, P. O. Box 9013, Addison, TX 75001-9013
 516543364 Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc.,
 Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
 516507000 Phelan Hallinan, Diamond & Jones, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
 516507001 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
 516507002 Seaview Orthopaedic, 1200 Eagle Ave, Ocean, NJ 07712-7631
 516507003 Specialized Loan Servicing/Sls, Attn: Bankruptcy, PO Box 636005,
 Littleton, CO 80163-6005
 516507004 Toms River Municipal Utilities Auth, 340 W Water St, Toms River, NJ 08753-6533
 516636968 +U.S. Bank N.A., Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517559423 United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961
 516507005 Wells Fargo, Attention: Bankruptcy MAC# X2303-01A, PO Box 41169,
 Des Moines, IA 50311-0503

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2018 21:41:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 21 2018 21:41:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516506998 EDI: RCSFNBMARIN.COM Aug 22 2018 01:38:00 Credit One Bank NA, PO Box 98873,
 Las Vegas, NV 89193-8873
 516636837 EDI: RESURGENT.COM Aug 22 2018 01:38:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 516506999 EDI: NAVIENTFKASMSERV.COM Aug 22 2018 01:38:00 Navient, Attn: Claims Dept, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 516668536 +EDI: RMSC.COM Aug 22 2018 01:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516634737 EDI: WFFC.COM Aug 22 2018 01:38:00 Wells Fargo Bank, POB 10438 MAC F8235-02F,
 Des Moines, IA 50306-0438
 516628990 +EDI: WFFC.COM Aug 22 2018 01:38:00 Wells Fargo Bank N A,
 Wells Fargo Education Financial Services, 301 E 58th Street N, Sioux Falls SD 57104-0422
 TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor Banc of America Funding Corporation 2007-2, U.S. Bank
 National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent
 for U.S. Bank National Association, as Trustee of the Banc of America Funding Corporation (BAFC)
 2007-2 Trust NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
 Marc C. Capone on behalf of Debtor Philip K. Wagner, III mcapone@caponeandkeefe.com,
 docs@caponeandkeefe.com

TOTAL: 4